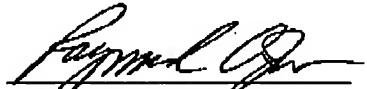


I hereby certify that this correspondence is being transmitted via facsimile transmission to the United States Patent and Trademark Office at 571-273-2885 on November 4, 2010.


Raymond A. Joao

RJ213

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO

SERIAL NO.: 10/764,632

FILED : JANUARY 26, 2004

FOR : APPARATUS AND METHOD FOR PROVIDING INSURANCE
PRODUCTS, SERVICES AND/OR COVERAGE FOR LEASED
ENTITIES

EXAMINER : V. LUBIN

GROUP : 3626

ALLOWED : OCTOBER 28, 2010

CONFIRMATION NO.: 9076

Mail Stop ISSUE FEE
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

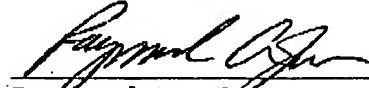
STATEMENT OF NEW DETERMINATION OF SMALL ENTITY STATUS, FOR
PAYMENT OF ISSUE FEE, PURSUANT TO 37 C.F.R. §1.27(g)

Sir:

Applicant is a Small Entity and, therefore, Small
Entity Status is entitled to be asserted for the above-

identified application.

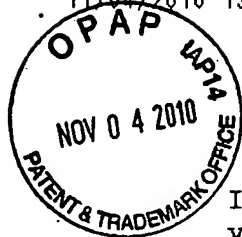
Respectfully Submitted,



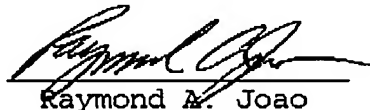
Raymond A. Joao
Reg. No. 35,907

November 4, 2010

Raymond A. Joao, Esq.
122 Bellevue Place
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(914) 969-2992



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COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

This is a Comments On Statement Of Reasons For
Allowance in the above-identified application. Entry of this

Comments On Statement Of Reasons For Allowance is respectfully requested.

Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, the present invention, as defined by each of the allowed pending Claims 1-44.

Regarding independent Claim 1, Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, an apparatus for processing lease insurance information, comprising: a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for excess wear and tear for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history of a leasing individual, a driving history of a leasing entity, a usage history of a leasing individual, a usage history of a leasing entity, an insurance history of a leasing individual, an insurance history of a leasing entity, a past leasing history of a leasing

individual, a past leasing history of a leasing entity, a desired lease insurance coverage, a lease insurance deductible, and a lease insurance policy term, and further wherein the processor generates a fourth data set containing the at least one of an insurance premium and an insurance policy for providing insurance for excess wear and tear for the leased entity based on the processing using the second data set and the third data set; and at least one of a display device and an output device for providing information contained in at least one of the fourth data set, the insurance premium, and the insurance policy.

Regarding independent Claim 8, Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, an apparatus for processing lease insurance information, comprising: a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for post-warranty repairs for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history

of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, a past leasing history of the leasing entity, a desired lease insurance coverage, a lease insurance deductible, and a lease insurance policy term, and further wherein the processor generates a fourth data set containing at least one of an insurance premium and an insurance policy for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set and the third data set; and at least one of a display device and an output device for providing information contained in at least one of the fourth data set, the insurance premium, and the insurance policy.

Regarding independent Claim 15, Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, an apparatus for processing lease insurance information, comprising: a processor for processing a first data set using a second data set and a third data set, wherein the first data set contains information for generating at least one of an insurance premium and an insurance policy for providing insurance for at least one of

excess wear and tear for a leased entity and post-warranty repairs for a leased entity, wherein the second data set contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set contains information regarding at least one of a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, a past leasing history of the leasing entity, a desired lease insurance coverage, a lease insurance deductible, and a lease insurance policy term, wherein the processor generates a fourth data set containing at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product for at least one of excess wear and tear for the leased entity and post-warranty repairs for the leased entity based on the processing using the second data set and the third data set, wherein the processor generates a fifth data set containing information regarding at least one of a liability, a potential liability, and a risk of loss, associated with the at least one of an insurance policy and an insurance product; and at least one of a display device and an output device for providing information contained in at least one of the fourth

data set, the fifth data set, the insurance premium, the insurance policy, and the insurance product.

Regarding independent Claim 21, Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, a computer-implemented method for processing lease insurance information, comprising: processing, with a computer or with a processor, a first data set of information using a second data set of information and a third data set of information, wherein the first data set of information contains information for generating at least one of an insurance premium and an insurance policy for at least one of providing insurance for excess wear and tear for a leased entity and providing insurance for post-warranty repairs for a leased entity, wherein the second data set of information contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set of information contains information regarding at least one of a desired lease insurance coverage, a lease insurance deductible, a lease insurance policy term, a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing

history of the leasing individual, and a past leasing history of the leasing entity; generating, with the computer or with the processor, a fourth data set of information containing information regarding at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product at least one of for providing insurance for excess wear and tear for the leased entity and for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set of information and the third data set of information; and at least one of displaying, via a display device, and outputting, via an output device, information contained in at least one of the fourth data set of information, the insurance premium, and the insurance policy.


Regarding independent Claim 33, Applicant respectfully submits that the prior art does not disclose, teach, or suggest, alone, or in any combination, an apparatus for processing lease insurance information, comprising: a computer or a processor for processing a first data set of information using a second data set of information and a third data set of information, wherein the first data set of information contains information for generating at least one of an insurance premium and an insurance policy for at least one of

providing insurance for excess wear and tear for a leased entity and providing insurance for post-warranty repairs for a leased entity, wherein the second data set of information contains information regarding at least one of the entity to be leased and a term of the lease, and wherein the third data set of information contains information regarding at least one of a desired lease insurance coverage, a lease insurance deductible, a lease insurance policy term, a driving history of the leasing individual, a driving history of the leasing entity, a usage history of the leasing individual, a usage history of the leasing entity, an insurance history of the leasing individual, an insurance history of the leasing entity, a past leasing history of the leasing individual, and a past leasing history of the leasing entity, wherein the computer or the processor generates a fourth data set of information containing information regarding at least one of an insurance premium and an insurance policy for providing at least one of an insurance policy and an insurance product at least one of for providing insurance for excess wear and tear for the leased entity and for providing insurance for post-warranty repairs for the leased entity based on the processing using the second data set of information and the third data set of information; and a display device or an output device, wherein the display device or the output device provides information contained in at least

one of the fourth data set of information, the insurance premium, and the insurance policy.

Entry of this COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE is respectfully requested.

Respectfully Submitted,



Raymond A. Joao
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November 4, 2010

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